

East and Horn of Africa and the Great Lakes region

REGIONAL LIVELIHOODS WORKING GROUP

Organizers Anna Gaunt (UNHCR) and Sarah King (NRC)

Meeting Location Virtual (WebEx) **Date and time** 01 April 2021 | 10:00 – 11:30

Next Meeting 06 May 2021

Agenda

1. Introductions by UNHCR and NRC
2. Presentations by UNHCR Regional Bureau, FSD Africa, FSD Uganda and Concern Worldwide Somalia
3. General – Upcoming Events, Themes, AOB, Wrap-up

Attendance

Agency	Participant	Agency	Participant
CGD	Helen Dempster	IRC	Elizabeth Mukami
Concern	Abdulkadir Moalin	RefugePoint	Mary Wangui
Concern	Mariam Mmohamed	RefugePoint	Titus Ayusa
Concern	Paz Lopez	SOAS	Padmini Iyer
DCA	Anita Asimwe	UNCDF	Mike McCaffrey
DRC	Alistair Cowan	UNHCR	Anna Gaunt
DRC	Nicoletta Buono	UNHCR	Aurthur Mutambikwa
DRC	Winfred Wangari	UNHCR	Charles Alemi
DRC	Said Muhumed	UNHCR	Cian O'Brien
DRC	Yahya Osman	UNHCR	Daud Hassan
FAO	Deborah Duveskog	UNHCR	Charles Emoyo
FAO	Zalina Kochenova	UNHCR	Geoffrey Carliez
FCA	Ville Wacklin	UNHCR	George Ngechu
FSD Africa	Kuria Wanjau	UNHCR	Hanadi Tutunji
FSD Uganda	David Darkwa	UNHCR	Hassan Aden
GIZ	Kokebe Hailegabriel	UNHCR	Ibrahima Sarr
GIZ	Megan Taeuber	UNHCR	Ismael Said Ali
Hilton Foundation	Robert Miyashiro	UNHCR	Kaleab Zelalem
ILO	Caroline Njuki	UNHCR	Lucy Kariuki
ILO	Grace Sebageni	UNHCR	Meshack Mwololo
ILO	Ines Bentchikou	UNHCR	Nada Omeira
ILO	Lilyanne Velo	UNHCR	Maja Pedersen
ILO	Nick Grisewood	UNHCR	Peter Opio
ILO	Stephen Opio	UNHCR	Sebastian Herwig
ILO	Julien Varlin	UNHCR	Yui Arai Suzuki
ILO	Yousra Hamed	VisionFund Uganda	Roger Nyakahuma
IRC	Anneleen Vos	WFP	Christine Omondi
IRC	Belinda Muya	WUSC	Janice Bothello
IRC	Boniface Odhiambo	WUSC	Joan Karanja
IRC	Brian Ssebunya	WVI	Richard Mulandi

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Agency	Participant	Agency	Participant
IRC	Koku Immaculate Mercy	ReDSS	Abdullahi Abdi
ITC	Katie Schlinder	ReDSS	Andrew Maina
Javi International	Ayalew Abebe Ferede	Other	Adrien Peyre
NRC	Lili Mohiddin	Other	Aude Galli
NRC	Sarah King	Other	Wendy Chamberlin
Open Capital	Reza Fazel	Other	Jacquelyne
OXFAM	Jeffrey Maganya		

Meeting minutes:

Introductions

The UN Refugee Agency (UNHCR), Norwegian Refugee Council (NRC) and Financial Sector Deepening Africa (FSD Africa) co-moderated the session focused on *Financial Inclusion of Forcibly Displaced Persons*. Financial inclusion was chosen as a theme for its importance as an enabler in advancing livelihoods and economic inclusion for Persons of Concern (PoCs). Financial inclusion represents an enabler and accelerator of economic growth, job creation and development, and is increasingly needed for PoCs to help them transition smoothly from dependence on humanitarian assistance to more sustainable livelihoods, generate income, manage irregular cash flow, strengthen resilience, and work towards a more stable path out of extreme poverty. The meeting included focusing on informal financial services to reach the most excluded among the displaced populations.

Overview of presentations

The session highlighted different approaches of financial inclusion, starting with a global view, moving to a regional perspective, and finally zooming on an innovative model for informal financial services in Somalia. The presentations have been uploaded to the [Regional Livelihoods Working Group Portal](#).

UNHCR – 'Understanding financial inclusion and links to the global agenda': Hanadi Tutunji, Financial Inclusion Officer at the Regional Bureau, set the stage by situating the global agenda of Financial Inclusion (FI) for displaced populations as an enabler of sustainable livelihoods and economic growth, and plays a pivotal role in the Global Compact on Refugees (GCR) and the Sustainable Development Goals (SDGs). FI is directly mentioned in seven SDGs and as a contributor to six SDGs. Sound regulatory frameworks are needed to support access to financial services and proper infrastructure for all segments of the population, Diversified delivery channels, together offer inclusive access and enhance usage, A variety of stakeholders coordination and partnerships increasing efficiency and impact and broader range of products that meet real life needs of different segments encouraging more usage were highlighted as the main elements of Financial Inclusion. For more information please contact tutunji@unhcr.org.

FSD Africa – 'Regional Approaches to Financial Inclusion': Kuria Wanjau, Forcibly Displaced People (FDP) Theme Manager at FSD Africa, a specialist development agency working to build and strengthen financial markets across sub-Saharan Africa through the FDP programme. The programme aims to address market failures by providing opportunities for the extreme poor and highly marginalised to better leverage financial services to help graduate them from extreme poverty. The target population includes refugees, IDPs, urban poor and nomadic pastoralists. Financial inclusion remains a challenge for the

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refugee population, with few Financial Service Providers (FSPs) aware of, or interested, preferring to focus on more traditional banking clients. FSDs regional programme's current interventions are in Rwanda, Uganda, Nigeria and DRC.

David Darkwa presented on the activities of FSD Uganda, an independent not-for-profit company committed to achieving a deeper, broader and more inclusive financial sector with a focus on low-income individuals and businesses. It aims roll out financial services to over 300,000 refugees and host communities, including provision of loans to entrepreneurs, farmers and businesses. The Financial Inclusion for Refugees (FI4R) project was launched by FSD Uganda and FSD Africa in collaboration with BFA Global to support financial service providers (FSPs) to offer financial services to refugees and host communities. The project will also conduct refugee financial diaries and provide insights into the financial strategies employed by refugees over time to build their livelihoods and manage their finances. The project is implemented by VisionFund, Equity Bank and Rural Finance Initiative (RUFi). For more information please contact kuria@fsdafrica.org and ddarkwa@fsduganda.or.ug.

Concern Worldwide – 'Cluster Level Associations (CLAs): A sustainable and innovative model for women socio-economic inclusion in Somalia': Mariam Mohamed, SHGs Technical Specialist at Concern Worldwide Somalia, focused on their work with Women's Self Help Groups including approaches to develop the Cluster Level Association model and Women's Saving Group Hub (being Growth Hacked under BRCiS Accelerator Fund) to enhance access to financial inclusion opportunities and sustainable outcomes. Self Help Groups (SHGs) have become a viable economic and social model in Somalia to build resilient communities and contribute to durable solutions. Community-based and sustainable, they are well positioned to work with the most vulnerable to tackle poverty outcomes. The SHG ecosystem in Somalia includes over 30 organizations working through dozens of implementing organizations and multiple large networks.

The Women's Saving Group Hub aims to be the first saving group networking and learning platform in Somalia led by members of women SHG federations (CLAs). The Hub's goal is to empower women and reduce the barriers to women's social and economic inclusion in Somalia. Activities will be centered around knowledge exchange and networking, Women's agency, strengthen and diversify members' business activities through Business Development Services (BDS) and access to micro-finance and promote growth and capacity building of its members. Cluster Level Associations of SHGs act as alternative micro-finance service providers for women who have no access to formal and other existing informal services. The cash injection adds to the saving capital of the CLA and is a sustainable approach as the capital keeps growing. The Hub will be led by CLAs and is open for collaborations with other agencies supporting women economic inclusion. For more information please contact mariam.mohamed@concern.net and paz.lopez@concern.net.

Initial Mapping Financial Inclusion interventions in the East, Horn of Africa and Great Lakes region: Given the wealth of organizations, NGOs, financial institutions who are active in the region, a quick initial mapping was undertaken to better understand the wealth of financial services that group members are providing. An [online mapping form](#) to be filled by partners engaged in Financial Inclusion in the region was shared, and all partners are encouraged to fill it. It will help provide a better understanding of our collective activities in the field of financial Inclusion, and in turn inform better ways to coordinate, with the objective of making financial inclusion interventions for refugees more efficient and collaborative. For further questions or if you would like to have a bilateral conversation on this topic, kindly contact UNHCR's Financial Inclusion Officer [Hanadi Tutunji](#).

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Useful links and publications

[FIND symposium](#) – Contact person anneleen.vos@rescue.org

ILO's new training [Making Finance for Refugees](#) that targets FSPs, 31 May - 4 June 2021

[FSD FI4R project](#)

[Mapping of financial services for SHGs and barriers for women to access microfinance service in Somalia](#): Concern, May 2020

[Refugees and their money: assessing the business case for providing financial services to refugees](#): FSD, March 2018

[Refugees and their money – understanding the enablers of the camp economy in Rwanda](#): FSD, March 2018

[Financial inclusion for refugees in Uganda: baseline report](#): FSD, March 2020

[Assessing the demand for goods and services among refugees and IDPs in the Democratic Republic of Congo](#): FSD, June 2020

AOB

Members were requested to share proposed themes for upcoming meetings, as well as present key findings, lessons learnt, tools to the group by contacting [Anna](#) (UNHCR) and [Sarah](#) (NRC). Members were encouraged to volunteer in moderating upcoming meetings; as well as share research, publications, highlights, webinars, meetings, etc that they would like uploaded to the [Economic Inclusion Exchange East Africa Portal](#).

Schedule of meetings

The next meeting is scheduled for May 06, 2021.
